

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shaun C. Palmer
Debtor

Case No. 22-01298-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke

Page 1 of 2

Date Rcvd: Nov 02, 2022

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:

Recip ID	Recipient Name and Address
db	+ Shaun C. Palmer, 203 S. 7th St., Steelton, PA 17113-2408
5485099	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5485102	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court:, Capital Region Water, 3003 N. Front St., Harrisburg, PA 17103
5485104	#+ McClure Law Office, PO Box 65, Middletown, PA 17057-0065
5485116	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5485107	+ PPL Electric, Attn: Bankruptcy, 2 North 9th Street CPC-GENN 1, Allentown, PA 18101-1179
5485106	+ Paula J. McDermott, Esq., 5000 Marketplace Way, Enola, PA 17025-2431
5485108	+ Ratchford Law Group, P.C., Michael F. Ratchford, 54 Glenmaura National Blvd, Ste 104, Moosic, PA 18507-2161
5485110	+ Robert M. Zuckerman, M.D., 2151 Linglestown Rd, Harrisburg, PA 17110-9499
5485112	The City of Harrisburg, Sanitation Department, 1820 Paxton St., Harrisburg, PA 17104-2826
5485119	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5485100	Email/Text: Bankruptcy@arstrat.com	Nov 02 2022 18:41:00	ARstrat, 14141 Southwest FWY, Suite 300, Sugar Land, TX 77478
5485101	+ EDI: CAPITALONE.COM	Nov 02 2022 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5485114	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 02 2022 18:41:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5485103	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 02 2022 18:41:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5485115	EDI: IRS.COM	Nov 02 2022 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5485105	+ Email/Text: bankruptcynotices@psecu.com	Nov 02 2022 18:41:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5485118	EDI: PENNDEPTREV	Nov 02 2022 22:43:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5485118	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2022 18:41:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5485109	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2022 18:47:08	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5485111	Email/Text: legalservices12@snaponcredit.com	Nov 02 2022 18:41:00	Snap-on Credit, 950 Technology Way, Suite 301, Libertyville, IL 60048
5485117	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov		

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5485113 + Email/Text: Great_Lakes_EBN_Docs@nelnet.net

Nov 02 2022 18:41:00 U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
Nov 02 2022 18:41:00 USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Shaun C. Palmer jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Kara Katherine Gendron (Trustee)	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Shaun C. Palmer

First Name Middle Name Last Name

Social Security number or ITIN XXX-XX-4322

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-01298-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shaun C. Palmer

11/2/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.